## **Insurance Tips**

## **Accidents**

Unfortunately, even the most careful driver can be involved in an accident. If you find yourself in a smash-up, follow these tips. If someone is injured, you should call for help immediately. Provide basic first aid but don't move an injured person unless you have medical training. Make note of the time of day, any weather factors that may have contributed to the accident, the position of the cars, etc. Courteously exchange information with the other parties involved such as names, addresses, phone numbers, driver's license numbers, insurance companies and policy numbers, if possible. If there were witnesses to the accident, get their names and telephone numbers. If the police are called, make a note of the reporting officer's name. Report the accident to your insurance agent or company as soon as possible, even if you were not at fault.

Please call the Kentucky Department of Insurance at 1-800-595-6053 with your insurance questions or complaints. The TTY line for the deaf or hard-of-hearing is 1-800-462-2081. You may file a complaint online at <a href="https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp">https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp</a>

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